

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

**In re:**

**Sidney J. Dexter  
and Charlene J. Dexter,**

**Case No. : 6:15-bk-02786-KSJ**

**Debtors.**

**CHAPTER 13 PLAN**

**COMES NOW**, the Debtors, Sidney J. Dexter and Charlene J. Dexter, by and through their undersigned Counsel, and hereby files this Chapter 13 Plan. The projected disposable income of the Debtors is submitted to the supervision and control of the Chapter 13 Trustee, and the Debtors shall pay the following sums to the Chapter 13 Trustee:

**PLAN PAYMENTS**

**Payment Number by Months**  
1-60 (April 2015 - March 2020)

**Amount of Monthly Plan Payment**  
\$2,400.00

The Debtors shall pay by **Money Order, Cashier's Check, wage deduction or TFSBillPay.com**, to Laurie K. Weatherford, Chapter 13 Standing Trustee, PO Box 1103, Memphis, TN 38101-1103. The Debtors' name and case number (6:15-bk-02786-KSJ) must be clearly indicated thereon and received by the due date for payments established by Court Order.

**PAYMENT OF CLAIMS THROUGH THE PLAN**

**Attorney Fees:**

<u><b>NAME OF ATTORNEY</b></u>	<u><b>CLAIM AMOUNT</b></u>	<u><b>PAYMENT AMOUNT</b></u>	<u><b>PAYMENT NUMBERS</b></u>
Anne-Marie L. Bowen	\$1,500.00	\$100.00/\$50.00	1-5/6-25

**Attorney Monitoring Fees:**

<u><b>NAME OF ATTORNEY</b></u>	<u><b>CLAIM AMOUNT</b></u>	<u><b>PAYMENT AMOUNT</b></u>	<u><b>PAYMENT NUMBERS</b></u>
Anne-Marie L. Bowen	\$2,750.00	\$50.00	6-60

**Attorney Mediation Fees:**

<b><u>NAME OF ATTORNEY</u></b>	<b><u>CLAIM AMOUNT</u></b>	<b><u>PAYMENT AMOUNT</u></b>	<b><u>PAYMENT NUMBERS</u></b>
Anne-Marie L. Bowen	\$2,500.00	\$42.00/\$22.00	1-59/60-60

**Priority Claims:**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<b><u>NAME OF CREDITOR</u></b>	<b><u>CLAIM AMOUNT</u></b>	<b><u>PAYMENT AMOUNT</u></b>	<b><u>PAYMENT NUMBERS</u></b>

**\*\*Secured Claims:**

<b><u>NAME OF CREDITOR</u></b>	<b><u>CLAIM AMOUNT</u></b>	<b><u>PAYMENT AMOUNT</u></b>	<b><u>PAYMENT NUMBERS</u></b>
**Wells Fargo Bank, N.A. (Homestead)	\$444,466.96	\$1,743.12	1-60
SE Toyota Finance/World Omni 2008 Toyota Highlander	\$11,204.00 at 5.25% interest	\$212.72	1-60

**Loan Modification:** Debtors plan to go through Loan Modification Mediation. \*\* Payment amount is 31% of gross income.

**Secured Arrearages:** To be provided for in Loan Modification.

**Secured Gap Payment:**

<b><u>NAME OF CREDITOR</u></b>	<b><u>CLAIM AMOUNT</u></b>	<b><u>PAYMENT AMOUNT</u></b>	<b><u>PAYMENT NUMBERS</u></b>
Wells Fargo Bank, N.A.	\$1,830.00	\$60.00/\$110.00	1-25/26-28

**Property to Be Surrendered:** NONE

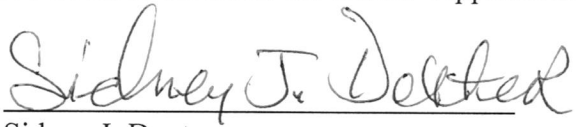
**Valuation of Security:** NONE

**Lien Strip:** NONE

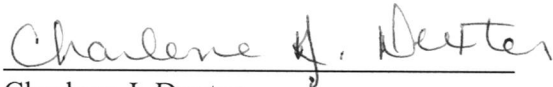
**Executory Contracts:** NONE

**Unsecured Creditors:** whose claims are allowed shall receive a *pro rata* share of the balance of the funds remaining after payments to the Priority and Secured creditors are made. Approximate percentage: 4 %.

Date: 4-2-2015

  
Sidney J. Dexter

Date: 4-2-2015

  
Charlene J. Dexter

**I HEREBY CERTIFY**, that a true and correct copy of the foregoing has been furnished by Electronic Notice or First-Class U.S. Mail, postage pre-paid, to the persons listed on the attached Mailing Matrix on this 2 day of April, 2015.



Anne-Marie L. Bowen, Esq.  
Anne-Marie L. Bowen, P.A.  
Florida Bar No.: 708161  
816 N. Thornton Ave.  
Orlando, FL 32803  
(407) 228-1300  
[courtdocs@bowenbankruptcylaw.com](mailto:courtdocs@bowenbankruptcylaw.com)  
Attorney for Debtors

Label Matrix for local noticing  
113A-6  
Case 6:15-bk-02786-KSJ  
Middle District of Florida  
Orlando  
Thu Apr 2 11:13:52 EDT 2015

United States Trustee - ORL7/13-7  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2210

AES/NCT  
PO Box 61047  
Harrisburg, PA 17106-1047

Ally/GMAC  
c/o Synergetic  
Communication, Inc.  
5450 NW Central #220  
Houston, TX 77092-2061

(p)CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

Asset Acceptance, LLC  
c/o Asset Recovery Sol., LLC  
2200 E. Devon Ave,  
Suite 200  
Des Plaines, IL 60018-4501

CAC Financial Corp  
2601 NW Expressway  
Suite 1000E  
Oklahoma, OK 73112-7236

Capital One Bank  
PO Box 30281  
Salt Lake City, UT 84130-0281

Charles Lee  
3474 McKinley Ct  
Waldorf, MA 20603-7000

Debra Lambright  
18814 Reynolds Park Way  
Orlando, FL 32833

Dept. of Ed/Nelnet  
3015 Parker Rd., Ste 400  
Aurora, CO 80014-2904

(p)DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Douglas C. Zahm, P.A.  
12425 28th St. North  
Suite 200  
St. Petersburg, FL 33716-1826

Erskine & Fleisher  
1351 Sawgrass Corporate PKWY  
Suite 100  
Sunrise, FL 33323-2831

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Huntington National Bank  
6101 W. 130th St.  
Parma, OH 44130-1075

Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

Joseph Belton  
18809 Tunbridge ST  
Orlando, FL 32833-5273

Midland Funding, LLC  
8875 Aero Drive, Suite 200  
San Diego, CA 92123-2255

Nelnet/US Department of  
Education  
PO Box 82561  
Lincon, NE 68501-2561

NorthStar Location Svcs, LLC  
4285 Genesee St  
Cheektowaga, NY 14225-1943

Orange County Tax Collector  
PO Box 545100  
Orlando FL 32854-5100

Southeast Toyota Finance  
World Omni Financial)  
PO Box 991817  
Mobile, AL 36691-8817

Synchrony Bank/Lowes  
ATTN: Bankruptcy Dept.  
PO Box 965005  
Orlando, FL 32896-5005

Synchrony Bank/Sams Club  
Attn: Bankruptcy Department  
PO Box 103104  
Roswell, GA 30076-9104

USAA Savings Bank  
10750 McDermott FWY  
San Antonio, TX 78288-1600

Vance & Huffman LLC  
55 Monette PKWY  
Suite 100  
Smithfield, VA 23430-2577

Wells Fargo Bank, N.A.  
PO Box 10335  
Des Moines, IA 50306-0335

Anne-Marie L Bowen  
Anne-Marie L Bowen PA  
816 N. Thornton Avenue  
Orlando, FL 32803-4003

Charlene J Dexter  
18301 Sabal St.  
Orlando, FL 32833-5277

Laurie K Weatherford  
Post Office Box 3450  
Winter Park, FL 32790-3450

Sidney J Dexter  
18301 Sabal St.  
Orlando, FL 32833-5277

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Army/Air Force Exchange  
Military Star  
PO Box 650410  
Dallas, TX 75265-0410

Discover  
PO Box 30943  
Salt Lake City, UT 84130

End of Label Matrix	
Mailable recipients	31
Bypassed recipients	0
Total	31